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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/534,233	03/24/2000	Khai Hee Kwan		3307

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EXAMINER

GRAHAM, CLEMENT B

ART UNIT PAPER NUMBER

3628

DATE MAILED: 09/26/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/534,233

Applicant(s)

KWAN, KHAI HEE

Examiner

Clement B. Graham

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 02 July 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 15-19 and 24-38 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 15-19 and 24-38 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. Claims 15-19, and 24-38, remained pending.

Claim Rejections - 35 USC § 102

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3. Claims 15-19 and 24-38, are rejected under 35 U.S.C. 102(b) as being anticipated by Walker et al (Hereinafter Walker U.S. Patent No. 5, 794, 207).

As per claims 15, 18-19, Walker discloses a method for soliciting competitive terms of deposit operating on a deposit auction system, said system including a programmed computer connected to a network accessible by a plurality of users within a first selected period of time and anonymity means for concealing the identities of prospective depositors the method executable at said computer comprising:

- a) receiving deposit application from a prospective depositor who is a respective one of the users(see column 8 lines 27-41) offering money securities or financial equivalent deposit offer terms.(“i. e, money deposited in buyer escrow account to use as payment”) (see column 9 line 65 and column 31-44)
- c) receiving from at least one financial institution, who is a respective one of the users communicating over the network, at least a for said deposit application wherein said bid being deposit terms, comprising at least type of guarantees, payment schedule, deposit rate, securities in exchange and terms of exchange.(see column 8 lines 27-67 and column 9 lines 1-67 and column 10 lines 1-7 and column 15 lines 45-67 and column 16 lines 1-45) and
- d) receiving an electronic instruction from the prospective depositor, notifying and authorizing at least one selected financial institution to access a real identity and personal information of said prospective depositor for a second selected

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period of time. (see column 8 lines 27-67 and column 9 lines 1-67 and column 10 lines 1-7 and column 15 lines 45-67 and column 16 lines 1-45 see column 5 lines 10-30) and assigning a handle to conceal to broker a real identity of the said prospective depositor (see column 10 lines 1-7) displaying said depositor's application anonymously.(see column 8 lines 27-67 and column 9 lines 1-67 and column 10 lines 1-7 and column 15 lines 45-67 and column 16 lines 1-45).

As per claim 16, Walker discloses further comprising a step of receiving from prospective depositor communicating over the network, an electronic instruction selecting at least one of responsive financial institutions bided for said depositor's application. (see column 8 lines 27-67 and column 9 lines 1-67 and column 10 lines 1-7 and column 15 lines 45-67 and column 16 lines 1-45 see column 5 lines 10-30) and assigning a handle to conceal to broker a real identity of the said prospective depositor (see column 10 lines 1-7 see column 3 lines 45-65 and column 4 lines 5-65).

As per claim 17, Walker discloses the method according to claim 15, includes a step of verifying the ownership.("i. e, authentication") of said money, securities or financial equivalent as subscribed by deposit applicant.(see column 1 lines 15-20 and column 3 lines 40-55).

As per claim 24. Walker discloses a deposit auction system including a computer connected to a network programmed to perform the method of Claim 15.(see column 20 lines 20-30).

As per claim 25, Walker discloses a deposit auction system including a computer connected to a network programmed to perform the method of Claim 16. (see column 20 lines 20-30) and (see column 3 lines 45-65 and column 4 lines 5-65) and (column 19 lines 45-60 and column 20 lines 5-10).

As per claim 26. Walker discloses a deposit auction system including a computer connected to a network programmed to perform the method of Claim 17. (see column 20 lines 20-30).

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As per claim 27, Walker discloses a deposit auction system including a computer connected to a network programmed to perform the method of Claim 18. (see column 20 lines 20-30 and column 1 lines 15-20).

As per claim 28, Walker discloses a deposit auction system including a computer connected to a network programmed to perform the method of Claim 19. (see column 20 lines 20-30).

As per claim 29, Walker discloses Computer executable software code stored on a computer readable storage medium implementing the method of claim 15. (see column 1 lines 15-20 and column 3 lines 45-55).

As per claim 30, Walker discloses computer executable software code stored on a computer readable storage medium implementing the method of claim 16. (see column 3 lines 45-65 and column 4 lines 5-65) and (column 19 lines 45-60 and column 20 lines 5-10).

As per claim 31, Walker discloses computer executable software code stored on a computer readable storage medium implementing the method of claim 17. (see column 1 lines 15-20 and column 3 lines 40-55).

As per claim 32, Walker discloses computer executable software code stored on a computer readable storage medium implementing the method of claim 18. (see column 1 lines 15-20 and column 3 lines 40-55).

As per claim 33, Walker discloses computer executable software code stored on a computer readable storage medium implementing the method of claim 19. (see column 3 lines 55).

As per claims 34-35, 37-38, Walker discloses a deposit auction system for soliciting competitive terms of deposit connected to a network, said network comprising at least one client computer and a programmed computer further comprising a database of deposit applications said network accessible by a plurality of users within a first selected period of time. (see column 8 lines 27-67 and column 9 lines 1-67 and column 10 lines 1-7 and column 15 lines 45-67 and column 16 lines 1-45) comprising:

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a) means for receiving a deposit application. ("i. e, request") from a prospective one of the users, offering money securities or financial equivalent offer terms. .(see column 8 lines 27-67 and column 9 lines 1-67 and column 10 lines 1-7 and column 15 lines 45-67 and column 16 lines 1-45) means for receiving from at least one financial institution, who is a respective one of the users communicating over the network, at least bids for said deposit application offer wherein said bid being depositing terms (see column 3 line 65 and column 4 line 5-15) comprising: type of guarantees, payment schedule, deposit rate, securities in exchange and terms of exchange. (see column 3 lines 45-65 and column 4 lines 5-65) and .(see column 8 lines 27-67 and column 9 lines 1-67 and column 10 lines 1-7 and column 15 lines 45-67 and column 16 lines 1-45) and

d) means for receiving an electronic instruction from the deposit applicant, notifying and authorizing at least one selected financial institution to access a real identity and personal information of said applicant for a second selected period of time.(see column 5 lines 10-30).

anonymity means for assigning a handle to conceal a real identity of the said prospective depositor for and displaying said depositor's application anonymously. .(see column 8 lines 27-67 and column 9 lines 1-67 and column 10 lines 1-7 and column 15 lines 45-67 and column 16 lines 1-45)

As per claim 36, Walker and Franklin fails to explicitly teach means for verifying the ownership of said money, securities or financial equivalent as subscribed by deposit applicant.

However verifying the ownership and authenticity of a document is old and well known in the art because the document would have had to consist of an identification number name of the owner and date acquired.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Walker and Franklin to include verifying the ownership and authenticity of a document because the document would have had to consist of an identification number name of the owner and date acquired.

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Conclusion

RESPONSE TO Arguments

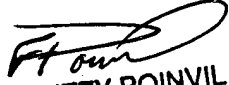
5. Applicant 's arguments filed on 7/02/200 are has been fully considered but they moot in view of new grounds rejections.

6. Any inquiry concerning this communication or earlier communication from the Examiner should be directed to Clement Graham whose telephone number is (703) 305-1874 Or Hyung S. Sough whose telephone number is (703) 308-0505. The examiner can normally be reached on Monday through Friday from 8:30 AM to 5:00 PM. The fax phone number for this Art Unit is (703) 305-0040.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 305-3900.

CG

Sept 10, 2006.


FRANTZY POINVIL
PRIMARY EXAMINER
AU 3628